

Table I.D.1.b(2008) Average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12,294	11,605	11,938	11,538	12,185	12,499	11,629	12,388
Industry group **								
Agric., fish., forest.	10,528	.	.	.	.	.	10,159	10,823
Mining and manufacturing	11,742	11,850	11,048	11,776	11,515	11,838	11,590	11,751
Construction	11,344	10,541	10,914	11,262	12,298	10,720	11,097	11,524
Utilities and transp.	12,784	12,105	10,541	12,334	12,503	12,972	11,424	12,867
Wholesale trade	12,206	10,768	10,578	12,079	12,377	12,462	11,478	12,364
Fin. svcs. and real estate	12,274	13,084	14,313	12,773	12,603	12,085	12,971	12,217
Retail trade	10,885	11,818	12,039	8,931	11,041	11,075	9,938	11,046
Professional services	13,171	11,677	12,616	11,884	12,666	13,622	12,135	13,320
Other services	12,409	11,454	12,254	11,445	12,427	12,636	11,714	12,532
Ownership								
For profit, incorporated	12,053	11,396	11,575	11,301	12,234	12,184	11,396	12,146
For profit, unincorporated	12,317	11,758	12,900	12,266	11,630	12,580	12,061	12,368
Nonprofit	13,703	12,838	13,573	12,446	12,493	14,340	12,933	13,764
Age of firm								
Less than 5 years	10,990	10,476	11,601	11,131	9,779	12,344	11,092	10,886
5-9 years	11,735	11,136	11,142	11,154	13,001	12,295	10,775	12,580
10-19 years	11,816	11,468	11,496	11,619	11,948	12,113	11,653	11,902
20 or more years	12,415	12,192	12,418	11,578	12,280	12,713	11,914	12,495
Unknown	12,377	18,585*	22,368*	15,536	11,835	12,388	17,554	12,374
Multi/single status								
2 or more locations	12,419	12,077	12,790	11,890	12,197	12,474	11,966	12,425
1 location only	11,909	11,600	11,888	11,450	12,164	13,194	11,601	12,176
Percent full-time employees								
Less than 25%	10,325	10,764	12,989	10,909	11,867	9,973	11,326	10,201
25-49 %	12,195	11,436	10,681	11,430	12,701	12,276	11,659	12,265
50-74 %	12,282	12,004	12,526	11,646	12,683	12,262	12,138	12,303
75% or more	12,327	11,567	11,893	11,538	12,132	12,580	11,576	12,432
Union presence								
No union employees	12,252	11,656	11,981	11,534	12,124	12,584	11,682	12,376
Has union employees	12,558	10,476	11,054	11,692	12,551	12,667	10,928	12,629
Unknown	12,138	11,787	13,387	9,841	11,966	12,156	11,439	12,142
Percent low wage employees								
50% or more low wage	11,751	10,466	11,178	11,000	11,650	11,923	10,839	11,836
Less than 50% low wage	12,371	11,735	12,009	11,588	12,252	12,591	11,704	12,469

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.D.1.b(2008) Standard error for average total family premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	100.26	251.46	171.66	239.76	138.48	128.95	214.00	110.56
Industry group **								
Agric., fish., forest.	778.31	.	.	.	.	.	1,022.63	1,846.68
Mining and manufacturing	208.36	511.04	340.94	412.25	263.59	270.18	393.71	221.47
Construction	251.26	486.21	370.12	378.79	262.77	953.68	247.29	345.43
Utilities and transp.	395.09	1,454.35	1,809.30	596.04	557.62	541.24	493.09	433.88
Wholesale trade	290.10	612.74	616.59	717.62	330.38	346.46	621.27	266.19
Fin. svcs. and real estate	103.87	651.27	1,209.49	650.65	427.18	100.39	641.56	111.65
Retail trade	191.56	433.23	776.52	827.02	152.10	217.16	739.26	180.09
Professional services	239.61	380.17	235.58	294.11	333.94	333.02	235.43	278.01
Other services	321.63	385.29	643.20	527.04	488.69	401.00	429.91	340.10
Ownership								
For profit, incorporated	87.34	213.90	188.27	363.25	126.53	100.50	274.65	91.86
For profit, unincorporated	295.07	594.33	915.57	553.24	329.24	450.54	519.79	321.59
Nonprofit	294.55	615.68	906.46	785.00	439.09	355.31	517.88	311.91
Age of firm								
Less than 5 years	448.74	592.48	898.31	726.77	974.35	1,175.25	483.85	593.36
5-9 years	346.77	389.06	427.67	424.47	682.54	306.51	349.36	390.95
10-19 years	377.76	364.01	577.36	398.13	451.42	746.44	439.81	448.24
20 or more years	186.80	277.44	288.80	329.10	155.75	289.67	340.85	219.68
Unknown	117.04	5,647.29*	7,073.38*	2,429.18	605.33	116.32	2,905.22	116.57
Multi/single status								
2 or more locations	124.89	2,448.32	962.20	265.06	203.00	142.83	466.56	127.03
1 location only	111.11	244.43	185.60	320.29	252.74	427.03	234.76	163.06
Percent full-time employees								
Less than 25%	485.69	1,864.18	1,535.71	867.97	876.38	634.40	1,049.80	520.85
25-49 %	182.96	776.31	948.64	1,116.75	576.01	221.99	483.32	166.51
50-74 %	351.14	518.07	514.39	656.00	264.89	505.49	347.53	421.46
75% or more	112.94	259.12	209.43	258.16	154.12	128.32	248.33	123.02
Union presence								
No union employees	98.31	231.17	198.92	280.64	194.41	124.19	245.86	111.18
Has union employees	292.90	710.68	1,327.71	493.01	425.67	300.90	559.10	292.61
Unknown	180.60	2,624.94	2,996.53	2,400.65	688.16	180.40	1,111.82	177.57
Percent low wage employees								
50% or more low wage	294.58	424.78	736.21	557.55	472.44	309.27	277.81	303.81
Less than 50% low wage	111.26	288.01	186.53	257.37	132.47	133.47	248.22	112.52

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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